

Information to identify the case:

Debtor 1	<u>Bunny G Carns</u>	Social Security number or ITIN	xxx-xx-1611
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-70208-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bunny G Carns

11/8/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Bunny G Carns
DebtorCase No. 14-70208-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 42

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db
13827873 +Bunny G Carns, 213 West Lloyd Street, Ebensburg, PA 15931-1905
13827881 +Berkheimer, P.O. Box 995, 50 North Seventh Street, Bangor, PA 18013-1798
+Commonwealth of Pennsylvania, Collection's Unit, 14th Floor, Strawberry Square,
Harrisburg, PA 17120-0001
13893841 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866
13834813 +Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
13827896 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 09 2019 03:00:18 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13843427 +E-mail/Text: bncmail@w-legal.com Nov 09 2019 03:00:33 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13860473 EDI: AIS.COM Nov 09 2019 07:53:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
13833985 EDI: AIS.COM Nov 09 2019 07:53:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13827872 EDI: BANKAMER.COM Nov 09 2019 07:53:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
13855913 EDI: RECOVERYCORP.COM Nov 09 2019 07:53:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13827874 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2019 03:23:17 Cach, Llc,
PO Box 10587, Greenville SC 29603-0587
13827875 +EDI: CAPITALONE.COM Nov 09 2019 07:53:00 Cap1/Bontn, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
13827876 +EDI: CAPITALONE.COM Nov 09 2019 07:53:00 Cap1/Boscv, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
13827877 +EDI: CHASE.COM Nov 09 2019 07:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13827878 +EDI: CITICORP.COM Nov 09 2019 07:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13827879 +EDI: WFNBN.COM Nov 09 2019 07:53:00 Comenity Bank/Bon Ton, 3100 Easton Square Pl,
Columbus, OH 43219-6232
13827880 +EDI: WFNBN.COM Nov 09 2019 07:53:00 Comenity Bank/Justice, Po Box 182789,
Columbus, OH 43218-2789
13827883 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 09 2019 03:00:41
Credit Management Co, 2121 Noblestown Road, Pittsburg, PA 15205-3956
13827882 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 09 2019 03:00:41
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13839306 +EDI: TSYS2.COM Nov 09 2019 07:53:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13837818 +EDI: TSYS2.COM Nov 09 2019 07:53:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13831156 EDI: DISCOVER.COM Nov 09 2019 07:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13827884 +EDI: DISCOVER.COM Nov 09 2019 07:53:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
13827885 +EDI: RMSC.COM Nov 09 2019 07:53:00 Gecrb/Belk, Po Box 965028, Orlando, FL 32896-5028
13827886 EDI: RMSC.COM Nov 09 2019 07:53:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13827887 +EDI: RMSC.COM Nov 09 2019 07:53:00 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
13827888 +EDI: RMSC.COM Nov 09 2019 07:53:00 Gecrb/Paypal Smart Con, Po Box 965005,
Orlando, FL 32896-5005
13827889 +EDI: RMSC.COM Nov 09 2019 07:53:00 Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024
13904197 E-mail/Text: camanagement@mtb.com Nov 09 2019 03:00:04 M&T Bank, Attn: Bev Inglaisbe,
1100 Wehrle Drive, Williamsville, NY 1422
13827890 E-mail/Text: camanagement@mtb.com Nov 09 2019 03:00:04 M&T Bank,
Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
13827891 +EDI: TSYS2.COM Nov 09 2019 07:53:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13827892 +EDI: MID8.COM Nov 09 2019 07:53:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
13879537 EDI: PRA.COM Nov 09 2019 07:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13827894 +E-mail/Text: bankruptcynotices@psecu.com Nov 09 2019 03:00:44 PSECU, P.O. Box 67013,
Harrisburg, PA 17106-7013
13829614 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 09 2019 03:00:18
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13827893 +EDI: PRA.COM Nov 09 2019 07:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
13834820 EDI: Q3G.COM Nov 09 2019 07:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
13834874 +E-mail/Text: bncmail@w-legal.com Nov 09 2019 03:00:33 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-7

User: mgut
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Nov 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13827895 +EDI: WTRRN BANK.COM Nov 09 2019 07:53:00 Td Bank Usa/Targetcred, Po Box 673,
Minneapolis, MN 55440-0673
13827897 +EDI: VERIZONCOMB.COM Nov 09 2019 07:53:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
cr M&T Bank

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com
Ashley Popowitz on behalf of Creditor M&T Bank flbkecf@mccallarayer.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Bunny G Carns thedebterasers@aol.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7